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(NOT FOR SERVICE OF PAPERS)

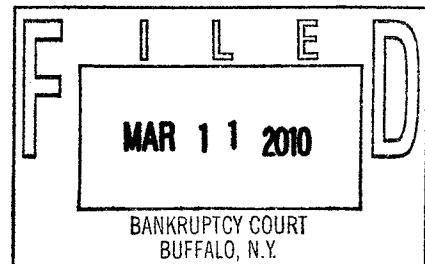
March 9, 2010

Receipt #
11089494
md
\$2,981.22

Clerk

United States Bankruptcy Court
Olympic Towers
300 Pearl Street, Suite 250
Buffalo, New York 14202

Re: **Anthony C. Abbinanti**
Case No. 04-13736B



Ladies and Gentlemen:

Enclosed is my check no. 123 for \$2,981.22, payable to the Clerk, representing the dividend(s) payable as follows, which are represented in (a) check(s) which the creditor(s) did not negotiate within the 90 days specified on the check(s):

<i>Claim No.</i>	<i>Creditor</i>	<i>Amount</i>
4	Provident Bank 1 East 4 th Street Cincinnati, OH 45202	\$1,800.00 and \$584.98
9	Allied Interstate 3000 Corporate Exchange Drive Suite 600 Columbus OH 43231	\$450.00 and \$146.24

In both cases, these payments represented a principal payment and an interest payment, respectively, on the claims. When I sent the payments to Provident Bank, they were returned with a letter from Litton Loan Servicing asking me to change the payee to Litton. I sent Litton a letter saying that they could negotiate these checks if they had authority from Provident or some other authorization, or they could make an appropriate filing with the Court that would justify my changing the payee to Litton. They did neither. In the case of Allied Interstate, the creditor requested information I did not have in order to cash the check.

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Thank you for your assistance.

Very truly yours,

ZDARSKY, SAWICKI & AGOSTINELLI LLP



Mark J. Schlant

Enclosure

cc: Ms. Anne Quinn
Provident Bank (at above address)
Allied Interstate (at above address)